

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Andrew Dekmar, Sr.  
Debtor

Case No. 18-01931-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db  
5058592 +James Andrew Dekmar, Sr., 1711 Johns Road, Effort, PA 18330-2011  
5058594 +Allentown Anes Assoc, 1245 South Cedar Crest Blvd, Allentown, PA 18103-6258  
5058595 +Beth-Ann Dekmar, 324 E. Paoli St., Allentown, PA 18103-5228  
5058595 +Carrington Mortgage Services, PO Box 3489, Anaheim, CA 92803-3489  
5058598 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733  
5058600 +Lehigh Valley Physician Group, PO Box 1754, Allentown, PA 18105-1754  
5058603 +Mary Beth Fragola, 283A Elmwood Ave, Maplewood, NJ 07040-1948  
5058606 +PPL Electric Utilities, PO Box 9001845, Louisville, KY 40290-1845  
5058604 #+Penn Credit, 916 South 14th St, Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5058596 +EDI: CHASE.COM Aug 10 2018 22:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
5058597 +E-mail/Text: ctcdupcusc@cornwelltools.com Aug 10 2018 18:51:53 Cornwell Quality Tools,  
667 Seville Rd, Wadsworth, OH 44281-1077  
5058602 E-mail/Text: camanagement@mtb.com Aug 10 2018 18:51:54 M&T Bank, PO Box 900,  
Millsboro, DE 19966  
5059104 +EDI: PRA.COM Aug 10 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5058609 +EDI: RMSC.COM Aug 10 2018 22:53:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015  
5058607 +EDI: SEARS.COM Aug 10 2018 22:53:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*  
5058593\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5058599\* +Allentown Anes Assoc, 1245 South Cedar Crest Blvd, Allentown, PA 18103-6258  
5058601\* +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733  
5058605\* +Lehigh Valley Physician Group, PO Box 1754, Allentown, PA 18105-1754  
5058608\* +Penn Credit, 916 South 14th St, Harrisburg, PA 17104-3425  
+Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON et all..  
bkgroup@kmlawgroup.com  
Jason M Rapa on behalf of Debtor 1 James Andrew Dekmar, Sr. jrapa@rapalegal.com,  
ssprouse@rapalegal.com/mhine@rapalegal.com  
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **James Andrew Dekmar Sr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8713**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

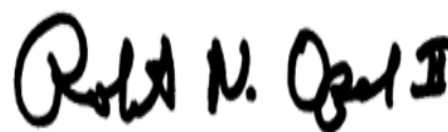
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-01931-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Andrew Dekmar Sr.

**By the  
court:**August 10, 2018Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**